

**THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE: BRIAN W. LAITY Debtor	CHAPTER 13 Bankruptcy No. 11-20304
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CHAPTER 13 PLAN

1. The future earnings of the Debtor consisting of income from Debtor's Employment is submitted to the supervision and control of the Trustee and the Debtor shall pay to the Trustee \$615.00 per month for sixty (60) months.
2. For payments so received, the Trustee shall make disbursement as follows:
 - a. Administrative Claims. All payments required by Section 507(a)(2) of the Bankruptcy Code, including the Trustee's fees, expenses and commission and the attorney's fees of counsel for Debtors as approved by the Court.
 - b. Priority Claims to be paid in full if any filed.
 - c. Secured Claims.

Wells Fargo Bank, NA. \$0.00 arrearage on mortgage payments.
Current payments are made outside of the plan.

Berks County Tax Claim Bureau. 2010 School/County/Municipal taxes in the amount of \$3,051.81.

Commonwealth Financial Systems/Alan Mege, Esq. Secured Lien per Berks County Judgment Docket # 10-15039 in the amount of \$28,163.50. Balance to be paid in full through plan and no payments to be made outside of the plan.

- d. Unsecured Claims. Unsecured creditors shall receive a pro rata distribution of the remaining plan amount on allowed filed claims including the Debtor's non-dischargeable student loan obligations with ACS and Wachovia.

Title to all of the Debtors' property shall revert in the Debtors on confirmation of the Plan.

DATED: 2/28/2011

/s/ Brian W. Laity
BRIAN W. LAITY